

**Information to identify the case:**

Debtor 1 Luis A Bustamante  
First Name Middle Name Last Name  
Debtor 2 Maria C Bustamante  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0493**

EIN ---

Social Security number or ITIN **xxx-xx-2076**

EIN ---

United States Bankruptcy Court **District of New Jersey**

Case number: **13-19297-SLM**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Luis A Bustamante  
aka Luis Bustamante

Maria C Bustamante

7/11/16

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Luis A Bustamante  
 Maria C Bustamante  
 Debtors

Case No. 13-19297-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Jul 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2016.

db/jdb	+Luis A Bustamante, Maria C Bustamante, 80 New York Ave., Newark, NJ 07105-1211
aty	+Benjamin Nazmiyal, 209 Main Street, Suite 2, Fort Lee, NJ 07024-5711
smg	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
513895985	+Bank of America, PO BOX 15222, Wilmington, DE 19850-5222
514087343	+LAFAYETTE HOSPITAL PHYSICANS, Revenue Recovery Corporation, P.O. Box 50250, Knoxville, TN 37950-0250
514087308	+RENAISSANCE MEDICAL GROUP PA, Revenue Recovery Corporation, P.O. Box 50250, Knoxville, TN 37950-0250
513895991	+Revenue Recovery Corp, 612 Gay Street, Knoxville, TN 37902-1603
514100187	+The Bank of New York Mellon FKA The Bank of New Yo, c/o Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
513895993	+The University Hospital, P.O. Box 3009, Newark, NJ 07103-0009
513895994	+Thomas M. Connor, M.D., 101 Old Short Hills Road, Suite 104, West Orange, NJ 07052-1080

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 11 2016 23:23:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516118693	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 11 2016 23:23:40 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
516118692	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 11 2016 23:23:40 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
513895986	+EDI: CAPITALONE.COM Jul 11 2016 23:08:00 CAP 1 Best Buy, PO Box 5253, Carol Stream, IL 60197-5253
513895987	EDI: CAPITALONE.COM Jul 11 2016 23:08:00 Capital One, P.O. Box 85520, Richmond, VA 23285
513895988	+EDI: HFC.COM Jul 11 2016 23:08:00 HSBC Best Buy, 1405 Foulk Road, Wilmington, DE 19803-2769
513895989	+E-mail/Text: bankruptcy@optimarecoveryservices.com Jul 11 2016 23:23:24 Optima Recovery Services, PO Box 52968, Knoxville, TN 37950-2968
513971933	EDI: Q3G.COM Jul 11 2016 23:08:00 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
513958659	E-mail/Text: bkdepartment@rtresolutions.com Jul 11 2016 23:23:23 Real Time Resolutions, Inc., 1349 Empire Central Dr, Ste #150, P.O. Box 36655, Dallas, Tx 75247
513895990	+E-mail/Text: bkdepartment@rtresolutions.com Jul 11 2016 23:23:23 Real Time Resolutions, 1750 Regal Row, Suite 120, Dallas, TX 75235-2287
513927285	+E-mail/Text: bkdepartment@rtresolutions.com Jul 11 2016 23:23:23 Real Time Resolutions, Inc., 1349 Empire Central Dr, Suite 150, Dallas, TX 75247-4029
	TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 513895992\* +Revenue Recovery Corp, 612 Gay Street, Knoxville, TN 37902-1603

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Jul 11, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2016 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Bayview Loan Servicing LLC as servicing agent for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-01CB)  
bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Carlos A. Monteiro on behalf of Debtor Luis A Bustamante cmont@gmlawnj.com

Carlos A. Monteiro on behalf of Joint Debtor Maria C Bustamante cmont@gmlawnj.com

Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

William M.E. Powers on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2005-1CB, Mortgage Pass-Through Certificates, Series 2005-1CB ecf@powerskirn.com

William M.E. Powers, III on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2005-1CB, Mortgage Pass-Through Certificates, Series 2005-1CB ecf@powerskirn.com

TOTAL: 7